

**United States Bankruptcy Court**

**Eastern District of Virginia**

Richmond Division

701 East Broad Street

Richmond, VA 23219

**Case Number** 12-34036-KRH

**Chapter** 7

**In re:** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cathy Zenobia Clay  
201 E. 9th Street  
Richmond, VA 23224

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-2333

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**NOTICE OF REQUIREMENT TO FILE**  
**CERTIFICATION OF COMPLETION**  
**OF COURSE IN PERSONAL FINANCIAL MANAGEMENT**  
**(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)\* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: September 8, 2014

William C. Redden  
Clerk of Court

(ntcfnmgtvSept2013.jsp)

\*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See FRBP 1007(b)(7).

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Cathy Zenobia Clay  
Debtor

Case No. 12-34036-KRH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: smithla  
Form ID: ntcfnmgt

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 08, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2014.

db +Cathy Zenobia Clay, 201 E. 9th Street, Richmond, VA 23224-4005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2014

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2014 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,  
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com  
Julia Bonham Adair on behalf of Attorney Julia B Adair hathawayadair@gmail.com,  
ecf@hathawayadair.com  
Julia Bonham Adair on behalf of Debtor Cathy Zenobia Clay hathawayadair@gmail.com,  
ecf@hathawayadair.com  
Robert E. Hyman station08@ricva.net, ecfsunmary@ricva.net

TOTAL: 4